# FARMERS & MERCHANTS CONSUMER LOAN APPLICATION

| | | | |
|---|---|---|---|
| Credit Requested Is: ☐ Home Equity Loan ☐ Collateral Secured Loan ☐ Personal Unsecured Loan | | Account Requested: ☐ Individual ☐ Joint | |
| Amount Requested $ | Description of Collateral Offered | We intend to apply for joint credit Initial | |
| Purpose of Credit Request | | Applicant | Co-Applicant |

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

## Applicant — APPLICANT INFORMATION — Co-Applicant

| Applicant | Co-Applicant |
|---|---|
| Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor | Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor |
| Applicant Name (include Jr. or Sr. if applicable) | Co-Applicant Name (include Jr. or Sr. if applicable) |
| Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy) | Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy) |
| Email Address | Email Address |
| ☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Co-Applicant) no. ages | ☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Applicant) no. ages |
| Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien | Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien |
| Present Address (street, city, state, ZIP) since | Present Address (street, city, state, ZIP) since |
| Mailing Address, if different from Present Address | Mailing Address, if different from Present Address |
| If residing at present address for less than two years, complete the following: | |
| Former Address (street, city, state, ZIP) from to | Former Address (street, city, state, ZIP) from to |

## Applicant — EMPLOYMENT / INCOME INFORMATION — Co-Applicant

| Applicant | Co-Applicant |
|---|---|
| Name & Address of Employer ☐ Self Employed / Yrs. on this job ☐ Full time | Name & Address of Employer ☐ Self Employed / Yrs. on this job ☐ Full time |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |
| Gross Monthly Income $ | Gross Monthly Income $ |
| Name & Address of Employer ☐ Self Employed / Dates from to | Name & Address of Employer ☐ Self Employed / Dates from to |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |
| Name & Address of Employer ☐ Self Employed / Dates from to | Name & Address of Employer ☐ Self Employed / Dates from to |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |

**NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

| | | | | | |
|---|---|---|---|---|---|
| Other Income | | $ | Other Income | | $ |

## HOUSING INFORMATION

| | | | |
|---|---|---|---|
| ☐ Own ☐ Rent since | Monthly Housing/Rent $ | Present Value $ | Date Purchased |

## CASH ASSET INFORMATION

| | | |
|---|---|---|
| Financial Institution Name | Saving Account Balance $ | Checking Account Balance $ |

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ _____
**Applicant** **Date**

X _____ _____
**Co-Applicant** **Date**

# ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: | Application Number:

## Assets

### Checking and Savings Accounts

| Name & Address of Institution | Cash or Market Value |
|---|---|
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| Acct. No. | $ |

### Stocks and Bonds Assets

| Number | Description | Cash or Market Value |
|---|---|---|
| | | $ |
| | | $ |
| | | $ |
| | | $ |
| Life Insurance - Face Value | | $ |
| Real Estate Owned Assets | | $ |
| Vested Interest in Retirement Funds | | $ |
| Net Worth of Business Owned | | $ |

### Automobiles Owned:

| Year | Make and Model | Cash or Market Value |
|---|---|---|
| | | $ |
| | | $ |
| | | $ |
| | | $ |

### Other Assets Owned:

| Description | Cash or Market Value |
|---|---|
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |

| | |
|---|---|
| **LIQUID ASSETS** | $ |
| **TOTAL ASSETS** | $ |
| **NET WORTH** | $ |

## Liabilities

### Name and Address of Creditor

| Name & Address of Company | Payment | Balance |
|---|---|---|
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| Acct. No. | $ | $ |
| Alimony/Child Support/Separate Maintenance Owed to | $ | |
| Job Related Expense | $ | |

| | |
|---|---|
| **TOTAL MONTHLY PAYMENTS** | $ |
| **TOTAL LIABILITIES** | $ |

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